LEGISLATIVE SERVICES AGENCY OFFICE OF FISCAL AND MANAGEMENT ANALYSIS

301 State House (317) 232-9855

FISCAL IMPACT STATEMENT

LS 6639 DATE PREPARED: Dec 7, 2001

BILL NUMBER: HB 1111 BILL AMENDED:

SUBJECT: Coverage for Post-Mastectomy Services.

FISCAL ANALYST: Michael Molnar

PHONE NUMBER: 232-9559

FUNDS AFFECTED: X GENERAL IMPACT: Local

DEDICATED FEDERAL

<u>Summary of Legislation:</u> This bill adds requirements to a group accident and sickness insurance policy issued or delivered in another state if a certificate of coverage under the policy is issued to an Indiana resident. The bill specifies that an accident and sickness insurance policy or a health maintenance organization contract that covers a mastectomy must provide coverage for certain post-mastectomy services regardless of whether the individual was covered under the policy or contract at the time of the mastectomy.

Effective Date: July 1, 2002.

Explanation of State Expenditures: Under the current state plan, there are no preexisting condition exclusions allowed. Thus, an insurance provider is required to provide post-mastectomy services regardless of whether the individual was covered under the policy or contract at the time of the mastectomy.

Explanation of State Revenues:

<u>Explanation of Local Expenditures:</u> This bill may have a negligible impact on health insurance rates paid by local entities. The effect would vary on a case by case basis depending upon the terms and conditions of the specific health insurance plan.

Explanation of Local Revenues:

State Agencies Affected:

Local Agencies Affected: Potentially all.

Information Sources: Greg Thomas, Department of Insurance, (317) 232-2406.

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